United States Bankruptcy Court Southern District of Mississippi

Case No. 25-00969-JAW In re: Heather Lee Petterson Chapter 13

Debtor

# **CERTIFICATE OF NOTICE**

District/off: 0538-3 User: mssbad Page 1 of 2 Date Rcvd: Apr 15, 2025 Form ID: 309I Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol **Definition** 

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2025:

Recip ID Recipient Name and Address

+ Heather Lee Petterson, 158 Sykes Ave, Florence, MS 39073-9370 5498306 + Rhode Island Credit Un, 160 Francis Street, Providence, RI 02903-1118

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty	Notice Type: Email Address Email/Text: trollins@therollinsfirm.com	Date/Time	Recipient Name and Address
aty	Linal Text. dominge deforms inniveni	Apr 15 2025 19:41:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	Email/Text: hjb@hbarkley13.com	Apr 15 2025 19:41:00	Harold J. Barkley, Jr., P.O. Box 4476, Jackson, MS 39296-4476
ust	+ Email/Text: ustpregion05.ja.ecf@usdoj.gov	Apr 15 2025 19:42:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5498300	+ Email/PDF: bncnotices@becket-lee.com	Apr 15 2025 19:54:20	Amex, Po Box 981540, El Paso, TX 79998-1540
5498301	+ Email/PDF: MarletteBKNotifications@resurgent.com	•	
		Apr 15 2025 19:44:09	Best Egg, Attn: Bankrupcty, Po Box 42912, Philadelphia, PA 19101-2912
5498302	+ EDI: CITICORP	15 2025 22 41 00	G: 1
		Apr 15 2025 23:41:00	Citibank, Po Box 790040, St. Louis, MO 63179-0040
5498304	EDI: USBANKARS.COM	Apr 15 2025 23:41:00	Elan Financial Service, Cb Disputes, Saint Louis,
		Арі 13 2023 23.41.00	MO 63166
5498305	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 15 2025 19:42:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po
		14p1 10 2020 131.2100	Box 70379, Philadelphia, PA 19176-0379
5498309	+ EDI: SYNC	Apr 15 2025 23:41:00	Synchrony Bank, Attn: Bankruptcy, Po Box
5.400207	EDI GIAIG	•	965060, Orlando, FL 32896-5060
5498307	+ EDI: SYNC	Apr 15 2025 23:41:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 10

### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	<b>Bypass Reason</b>	Name and Address
5498303	*+	Citibank, Po Box 790040, St Louis, MO 63179-0040
5498308	*+	Synchrony Bank, Attn: Bankruptcy, P.O. Box 965064, Orlando, FL 32896-5064

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

# NOTICE CERTIFICATION

#### 25-00969-JAW Dkt 13 Filed 04/17/25 Entered 04/17/25 23:39:30 Page 2 of 4

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Date Rcvd: Apr 15, 2025 Form ID: 309I Total Noticed: 12

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2025 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2025 at the address(es) listed below:

Name Email Address

Harold J. Barkley, Jr.

Thomas Carl Rollins, Jr

on behalf of Debtor Heather Lee Petterson trollins@therollinsfirm.com

jennifer@the rollins firm.com; trollins.the rollins firm.com@recap.email; notices@the rollins firm.com; kerri@the rollins firm.com; breading from the rollins firm.com; kerri@the rollins firm.com; breading from the rollins firm.com; kerri@the rollins fi

nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

United States Trustee

USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 3

# Notice of Chapter 13 Bankruptcy Case United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:				
Debtor 1	Heather Lee Petterson	Social Security number or ITIN xxx-xx-5292		
	First Name Middle Name Last Name	EIN		
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN		
United States Bank Case number: 25-	ruptcy Court for the Southern District of Mississippi 00969–JAW	Date case filed for chapter 13 4/15/25		

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Heather Lee Petterson	About Debtor 2:
2.	All other names used in the last 8 years	aka Heather L McLarrin, aka Heather L Petterson	
3.	Address	158 Sykes Ave Florence, MS 39073	
4.	<b>Debtor's attorney</b> Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601–500–5533 Email trollins@therollinsfirm.com
5.	Bankruptcy trustee Name and address	Harold J. Barkley Jr. P.O. Box 4476 Jackson, MS 39296–4476	Contact phone 601-362-6161 Email HJB@HBarkley13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a>		Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 601–608–4600 Date: 4/15/25

For more information, see page 2

Debtor Heather Lee Petterson Case number 25–00969–JAW

7.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 20, 2025 at 08:30 AM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: Harold J. Barkley Jr. Zoom video meeting. Go to zoom.us/join, enter Meeting ID 374 151 7424 and Passcode 4972880130, OR call 662–350–8812.  For additional meeting information go to www.justice.gov/ust/moc	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:  You must file:  • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or  • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).  Deadline for all creditors to file a proof of claim: Filing deadline: 6/24/25		
		Deadline for all creditors to file a proof of claim (except governmental units)  Deadline for governmental units to file a proof claim:		
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadlin not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Ficiaim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer For example, a secured creditor who files a proof of claim may surrender important nonmonetary including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.		
9.	Filing of plan	Miss. Bankr. L.R. 3015–1(d) requires the debtor to serve a country that the US Trustee, and all creditors. The plan may contain a mo avoid lien. Any objection to the plan or to any motion contains of Court on or before June 3, 2025. Objections will be heard U.S. Courthouse, Bankruptcy Courtroom 4C, 501 East Court ordered by the court. If no objection is timely filed, the plan m	stion for valuation of security and/or a motion to ed therein shall be in writing and filed with the Clerk on June 9, 2025 at 10:00 AM in the Thad Cochran Street, Jackson, MS 39201, unless otherwise	
10	). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.		
11	l. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debaccording to a plan. A plan is not effective unless the court oplan and appear at the confirmation hearing. A copy of the pthe confirmation hearing is not indicated on this notice, you debtor will remain in possession of the property and may concourt orders otherwise.	confirms it. You may object to confirmation of the lan, if not enclosed, will be sent to you later, and if will be sent notice of the confirmation hearing. The	
12	2. Exempt property	The law allows debtors to keep certain property as exempt. I distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's or believe that the law does not authorize an exemption that de deadline.	ter 7. Debtors must file a list of property claimed as ffice or online at <a href="https://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> . If you	
13. Discharge of debts		Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.		